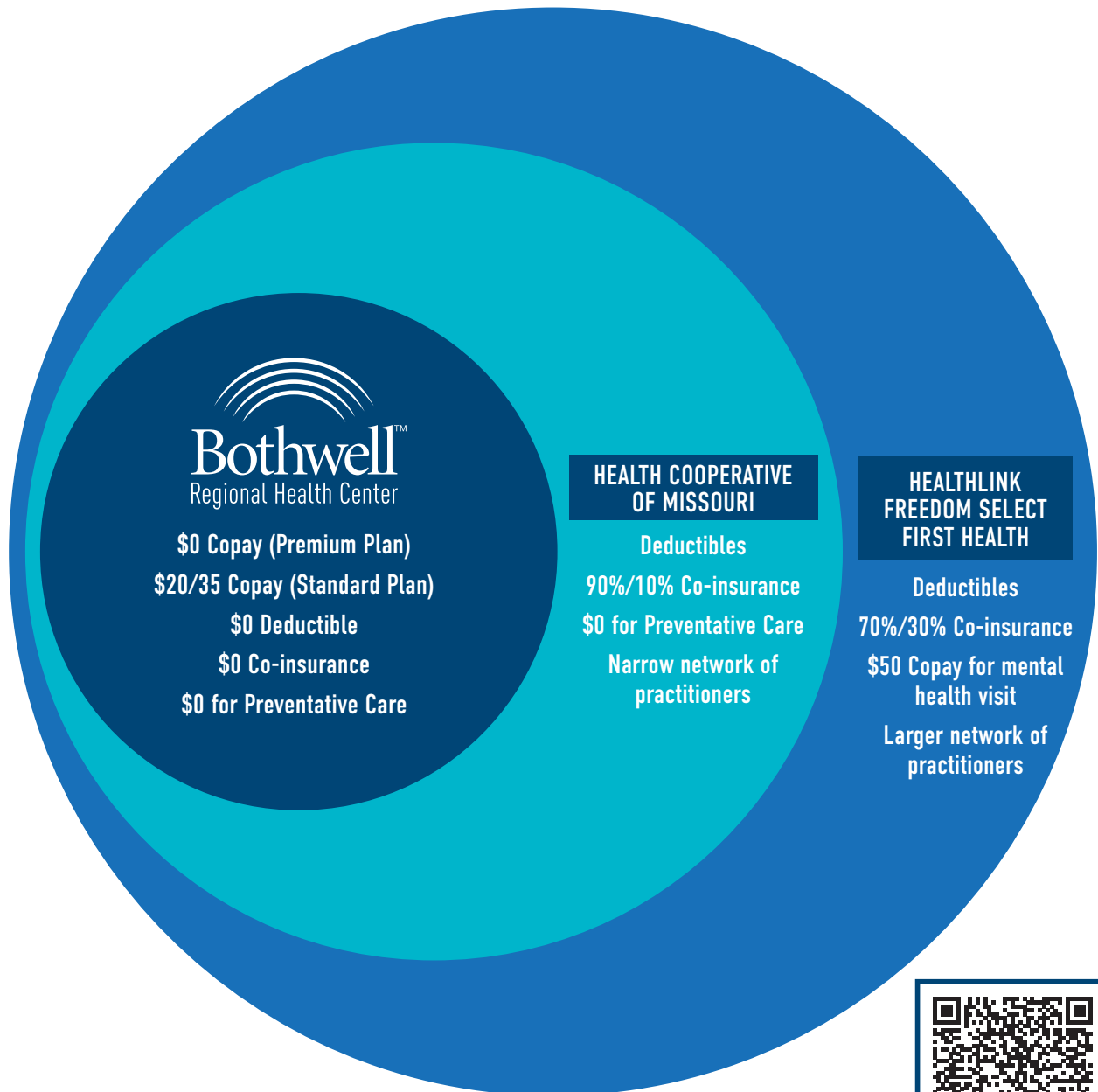


# HEALTH INSURANCE IN 2025

## At-A-Glance Highlights

- Standard and Premium Plans Available •



### SPECIAL NOTES

- 90-day Maintenance Medications Required to be Filled at Employee Pharmacy
- If a specialty practitioner is not available in the Health Cooperative of Missouri (HCM) network, you can see someone in the HealthLink / Freedom Select / First Health network and services will be covered at the HCM tier
- NO prior authorizations required for Bothwell Medical Equipment or Bothwell Radiology services
- Added Health Plans - Preferred Provider Organization (PPO) and Health Savings Accounts (HSA) plans also available

